

JC614 U.S. PTO
11/20/98

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0002/PTO
Rev. 6/95U.S. Department of Commerce
Patent and Trademark Office**NEW UTILITY PATENT
APPLICATION TRANSMITTAL**

(to be used for new applications only)

Attorney Docket Number

First Named Inventor

TARA C. SINGHAL

Total Pages in this Submission

20

JCS51 U 11/20/98
09/19/98 Pro**APPLICATION ELEMENTS**

Notice: Checklist items mentioned under Application Elements section construct a new utility patent application. Please refer to MPEP Sections 506, 601, (37CFR 1.77, 1.53, 35 USC 111, 112, 113) for detailed explanation regarding completeness of an original patent application.

1. Fee Transmittal Form (prescribed filing fee(s))

2. Specification

 Title of the Invention Cross References to Related Applications
(if applicable) Statement Regarding Federally-sponsored
Research/Development (if applicable) Reference to Microfiche Appendix
(if applicable) Background of the Invention Brief Summary of the Invention Brief Description of the Drawings
(if drawings filed) Detailed Description Claim or Claims Abstract of the Disclosure3. Drawing(s) (when necessary as prescribed by
35 USC 113)4. Executed Declaration5. Genetic Sequence Submission
(if applicable, all must be included) Paper Copy Computer Readable Copy Statement Verifying Identical Paper and
Computer Readable Copy**ACCOMPANYING APPLICATION PARTS**6. Assignment Papers7. Certified Copy of Priority Document(s)
(if foreign priority is claimed)8. Computer Program in Microfiche9. English Translation Document (if applicable)10. Information Disclosure Statement/PTO-1449 Copies of IDS Citations11. Petition Checklist and Accompanying Petition12. Preliminary Amendment13. Proprietary Information14. Return Receipt Postcard15. Small Entity Statement16. Additional Enclosures (please identify below):**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**Firm
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Individual name

Tara C. Singhal

Signature

T. Singhal

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Application Number			Class	Independent Claims	
Date of Receipt	Application Type		GAU		Total Claims
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	Small Entity		Foreign Address?		Special Handling?

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0002/PTO Rev 10/95	U.S. Department of Commerce Patent and Trademark Office	Complete if Known		
			Application Number	
			Filing Date	
			First Named Inventor	Tara C. Singhal
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METHOD OF PAYMENT (check one)				FEES CALCULATION (continued)																																																																																																																																			
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SUBMITTED BY			Complete (if applicable)	
Typed or Printed Name	<i>TARA CHAND SINGHAL</i>			Reg. Number
Signature	<i>T. Singhal</i>			Date 11/20/98
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VERIFIED STATEMENT CLAIMING SMALL ENTITY STATUS (37 CFR 1.9(f) & 1.27(b))--INDEPENDENT INVENTOR	Docket Number (Optional)
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Applicant or Patentee: Tara C. Singhal

Application or Patent No.: _____

Filed or Issued: _____

Title: Universal Charity Card System

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees to the Patent and Trademark Office described in:

- the specification filed herewith with title as listed above.
- the application identified above.
- the patent identified above.

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- No such person, concern, or organization exists.
- Each such person, concern or organization is listed below.

Separate verified statements are required from each named person, concern or organization having rights to the invention averting to their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 101 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Tara C. Singhal
NAME OF INVENTOR

T Singhal
Signature of inventor

Date 11/20/98

NAME OF INVENTOR

Signature of inventor

Date

NAME OF INVENTOR

Signature of inventor

Date

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10

Universal Charity Card System

by

15

Tara Chand Singhal

20

Background

Merchants, as part of their business strategy of keeping customers and fostering customer loyalty, make contributions to local charities based on the specific needs of 25 their customers as a percentage of sales to those customers. This charitable contribution is made possible by the merchant selling to the charity bearer certificates for redemption at the merchant's store for the merchant's goods. These bearer certificates are sold at a discount from the face value to the charity. The charity in

turn sells those bearer certificates to its benefactors at full face value. The benefactors then use the bearer certificates at that specific merchant that issued the certificates.

This approach to raising charitable funds involves fund raisers' effort and has
5 effort and inconveniences on the part of others built into it. For example, the
benefactors have to buy these bearer certificates in bulk by paying cash to the charity
and thus laying out funds in advance. The charity acts as a middle man and has to find
and convince benefactors to buy these certificates to help the charity. The merchant
has to print the bearer charity certificates and track them from selling to charity to
10 until they are cashed by the benefactor.

An objective of the present invention is to eliminate the charity's role as a
middle man in buying certificates from the merchant and selling them to the
benefactor.

15 Another objective is to eliminate a benefactor's need to buy the certificates in
advance and shell out large cash in advance.

20 Yet another objective is to eliminate the merchant's effort in having to print,
sell and redeem and thus track the certificates.

Yet another objective is to enable those charities that do not participate in this
approach of fund raising to participate in this approach by eliminating the effort on
the charity's part of buying and selling charity certificates of a merchant.

25 Yet another objective is to achieve substantial reduction in effort and cost for
the benefactor, the charity and the merchant by automating the system at the local and
national level.

Summary

A Universal Charity Card System (UCCS) is described. In UCCS, there is a

- 5 Universal Charity Card (UCC) which identifies a customer-benefactor and a charity by coded identification. The customer-benefactor is a customer of a merchant and benefactor of the charity. The coded identification may use magnetic encoding means or bar-coding means. If bar-code is used, it is preferable, that the customer-benefactor identification code is on one side of the card and the charity identification code is on
- 10 the other side of the card.

The UCCS has a merchant computer system of the merchant. This may be an existing computer system used by the merchant for other tasks such as sales/receipt system in which a UCCS merchant software system is built into. The merchant

- 15 computer system reads the Universal Charity Card's coded identification information via an input peripheral.

The UCCS merchant software has an interface function to merchant's sales/receipt system transferring coded identification data from the UCC and current

- 20 total sale to the UCCS merchant software. It also has a function of computing cumulative charitable contribution equal to prior charitable contribution plus a percent of current sale and a function of printing charity name and cumulative charitable contribution on the current sales receipt.

- 25 The UCCS merchant software system also has data storage means in a UCCS merchant database which stores data on the customer-benefactor identification, the charity identification, merchant identification and charitable contribution.

The UCCS may preferably also have a UCCS central computer system which pre-stores the merchant's bank electronic fund transfer identification and the charity's bank electronic fund transfer identification. The UCCS central computer system links to the merchant computer system for downloading the UCCS merchant database. The 5 central computer system downloads the merchant database and initiates a debit electronic fund transfer to the merchant's bank for an amount equal to the charitable contribution. The central computer system then collates data from different merchants for the same charity and initiates a credit electronic fund transfer to the charity's bank for an amount equal to the total of charitable contributions from different merchants.

10

The functions of debiting the merchant's bank and crediting the charity's bank may be performed once a month, or once every three months, or once every six months or once every year depending upon the volume of transactions and or the size of the charitable contributions.

15

The UCCS central computer system preferably has an interface function, using internet, enabling a charity to input the charity and customer-benefactor identification data into the central computer system. It also has a function enabling charity's status authentication, a function creating and printing Universal Charity Cards and an 20 accounting statement function generating statements to the merchant, charity and customer-benefactor.

The central computer system, preferably may have yet another interface function, using internet, enabling a customer-benefactor to input customer-benefactor 25 data and data on multiple charities with percent split among the charities. The customer-benefactor may also input one charity with a specific charitable cause or multiple charitable causes and percent split among the multiple charitable causes of a single charity.

The interface function of the central computer may utilize internet means or may be via telephone or may be via a person who receives this information and enters the information into the central computer system.

5

The UCCS by using a UCC, UCCS merchant software and UCCS central computer software seamlessly and effortlessly facilitates the efforts of the three parties involved, the merchant, the charity and the customer-benefactor.

10

Drawings

These and other features, aspects and advantages of the present invention will become better understood with regard to the following description, appended claims and accompanying drawings where:

15

Figure 1 is a version of system block diagram of Universal Charity Card System.

20

Figure 2A is a version of Universal Charity Card.

Figure 2B is another version of Universal Charity Card.

Figure 3 is a version of Universal Charity Card System's merchant software functions.

25

Figure 3A is a version of UCCS merchant database

Figure 4 is a version of Universal Charity Card System's central computer software functions.

Figure 4A is a version of UCCS central computer database

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Description

10

A universal charity card system (10) has a universal charity card(11), a merchant with a merchant computer system (12), a charity (13) and a customer-benefactor (14), who is a customer of the merchant and purchases goods (14A) and wishes to benefit the charity. The universal charity card system, preferably has a 15 central computer system(15).

The UCCS merchant computer system (12) may be an existing computer system with UCCS merchant software (20) and UCCS merchant database (20A) in it. The UCCS merchant computer system has an input peripheral device (21) for a barcode and or magnetic code, a sales/receipt software (22) which prints customer sales receipt (22A), a Universal Charity Card System (UCCS) merchant software (20) and 20 preferably an electronic link (23) to the UCCS central computer system (15).

With reference to Figure 2, the universal charity card (11) is a card with two 25 sides, side 1(11A) and side 2 (11B). The customer-benefactor's identification (16) is bar-coded on side 1 and the charity's identification bar-coded on side 2 of the card (17). The customer-benefactor identification is, preferably bar coded on one side and the charity identification is bar-coded on the other side of the card, where a plurality

of charities may be bar-coded along with percent split of charitable contribution among the plurality of charities (18). A charity with a specific charitable cause or a charity with multiple charitable causes with percent split among the causes may be coded. For example, in a school district charity, parents of children attending a
5 specific school may want their contributions to go towards that specific school.

The coding on the UCC may be by magnetic means on a magnetic strip on the card (19). Both the bar-coding and magnetic coding are existing technologies in wide
10 use. It is conceivable that some merchants use bar coding and some magnetic coding only input peripheral devices. A UCC may have both bar-coding and magnetic coding on it.

With reference to Figure 3, The UCCS merchant software (20) has the
15 function of: an interface function to merchant's sales/receipt system transferring UCC data and current total sale to the UCCS merchant software (25). The customer-benefactor identification read from the UCC is searched within the UCCS merchant database, and if a record does not exist, the merchant computer system prompts the merchant to read in the other side of the UCC card which has information on charity
20 and a new database record for the customer-benefactor for the charities is created in the UCCS merchant database. If a magnetically encoded UCC is used which has all the information on a magnetic strip, the step of reading the other side of UCC may not be necessary. The Interface function waits for a sale complete signal from the sale/receipt software before proceeding to the next function.

25

The UCCS merchant software also functions of: computing charitable contribution as a percent of current sale and splitting among multiple charities or charitable causes of a single charity(26); a function of updating a merchant database

with customer-benefactor identification, charity identification and cumulative charitable contributions (27); and a function of printing charity name and cumulative charitable contribution on the current sales receipt (28).

5 Figure 3A shows a UCCS merchant database showing the essential database elements. The UCCS merchant software also may have a function that disburses funds to the charity for cumulative charitable contributions (29).

10 With reference to Figure 1 and 4, the UCCS Central computer system (15) has
10 a UCCS central computer software (15A) which has the following functions.

15 A Charity interface function (30), which receives and saves data from the charity such as charity's tax exemption status and identification, charity's bank identification for electronic fund transfer (EFT) and customer-benefactor
15 identification in the form of names and addresses.

20 A customer-benefactor interface function (31) which can receive and save data from a customer-benefactor on one or more charities, percent split contribution among charities, or percent split contribution among one or more causes within a single
20 charity.

25 A charity status authentication function (32) and a universal charity card printing function (33). The charity status authentication function may involve an automated or manual interface with the Internal Revenue Service to verify the tax
25 exempt status of the charity. After printing, the UCC cards may be mailed to the charity for distribution to the customer-benefactors or they may be mailed directly to the customer-benefactors.

A merchant setup function (34) that downloads the UCCS merchant software package to the merchant computer system, enables its installation, set up and test. A merchant interface function (35) which receives data from merchant that may include merchant identification, merchant's bank electronic funds transfer identification
5 merchant computer system identification.

An operation execution function (36) which has the sub functions of requesting and receiving UCCS merchant database download (37), merging data from the merchant data base into a UCCS central computer database (38), sorting the central computer database by merchant so that a debit electronic fund transfer order is issued to the merchant's bank (39), and sorting the central computer data base by charity so that a credit electronic fund transfer order is issued to the charity's bank (40). A management and or processing fee may be subtracted from the charitable funds distributed to the charity (40). There is also a sub-function of printing accounting statements to the customer-benefactor and the merchant (41)

Figure 4A shows the UCCS central computer data base showing the essential database elements.

The interface functions of the UCCS central computer system and the UCCS central computer software with the charity, the merchant and the customer-benefactor may utilize internet means or may be via telephone either automated or via a person . The internet and telephone technology are existing technologies in widespread use for such interface functions.

Although the present invention has been described in considerable detail with respect to certain preferred versions thereof, other versions are possible. Therefore,

the spirit and scope of the appended claims should not be limited to the descriptions of the preferred versions contained herein.

Therefore, I claim:

5

1. A universal charity card system comprising a universal charity card which identifies a customer-benefactor and a charity by coded information and a merchant computer system which reads the universal charity card's coded information and computes charitable contribution to the charity as a percent of sales to the customer-
10 benefactor.

10

2. The claim as in 1, where the merchant computer system stores in a merchant database the customer-benefactor identification, the charity identification, merchant identification and charitable contribution.
15

15

3. The claim as in 2, further comprising a central computer system which pre-stores merchant's bank electronic fund transfer identification, charity's bank electronic fund transfer identification, and links to the merchant computer system for the purpose of downloading the merchant database, whereby, it downloads the
20 merchant database and initiates a debit electronic fund transfer to the merchant's bank for an amount equal to the charitable contribution and a credit electronic fund transfer to charity's bank for an amount equal to the charitable contribution.

20

4. The claim as in 1, where the universal charity card is a card with customer-
25 benefactor's identification and charity's identification magnetically coded on a side of the card.

5. The claim as in 4, where the customer-benefactor identification is bar coded on one side and the charity identification is bar-coded on other side of the card, where a plurality of charities may be bar-coded along with percent split of charitable contribution among the plurality of charities.

5

6. The claim as in 3, where the merchant computer system comprises an input peripheral device, a sales/receipt software, a Universal Charity Card System (UCCS) merchant software and an electronic link to the central computer system.

10 7. The claim as in 6, where the UCCS merchant software comprises:

an interface function to merchant's sales/receipt system transferring UCC data and current total sale to the UCCS merchant software;

15 a function of computing cumulative charitable contribution equal to prior charitable contribution plus a percent of current sale; and

a function of printing charity name and cumulative charitable contribution on the current sales receipt.

20

8. The claim as in 7, where the UCCS merchant software further comprises a function of updating the merchant database with customer-benefactor identification, charity identification and charitable contribution.

25 9. The claim as in 3, where the central computer system further comprising an interface function enabling a charity to enter the charity and customer-benefactor identification data into the central computer system and a UCC card creating function.

10. The claim as in 9, where the central computer system further comprising an accounting statement function generating statements to the merchant, charity and customer-benefactor.

5 11. A universal charity card system comprising:

a universal charity card which identifies a customer-benefactor and a charity by coded information;

10 a merchant computer system which reads the universal charity card's coded information, computes charitable contribution as a percent of sales to the customer-benefactor and stores in a merchant database data on the customer-benefactor identification, the charity identification, and charitable contribution; and disburses a check to the charity for charitable contribution.

15 12. The claim as in 11, where the universal charity card is a card with customer-benefactor's identification and charity's identification coded on a side of the card.

13. The claim as in 12, where the merchant computer system comprises an input
20 peripheral device, a sales/receipt software, a Universal Charity Card System (UCCS) merchant software and an electronic link to the central computer system.

14. The claim as in 13, where the UCCS merchant software comprises:

25 an interface function to merchant's sales/receipt system transferring UCC data and current total sale to the UCCS software;

a function of computing cumulative charitable contribution equal to prior charitable contribution plus a percent of current sale; and

5 a function of printing charity name and cumulative charitable contribution on the current sales receipt.

15. A universal charity card system comprising:

a universal charity card which identifies a customer-benefactor and a charity by coded information;

10 a merchant computer system which reads the universal charity card's coded information and computes charitable contribution as a percent of sales to the customer-benefactor and stores in a merchant database the customer-benefactor identification, the charity identification, merchant identification and charitable contribution;

15 a central computer system which pre-stores merchant's bank electronic fund transfer identification, charity's bank electronic fund transfer identification, and links to the merchant computer system for the purpose of downloading the merchant database, whereby, it downloads the merchant database and initiates a debit electronic fund transfer to the merchant's bank for an amount equal to the charitable contribution and a credit electronic fund transfer to charity's bank for an amount equal to the charitable contribution.

20

25 16. The claim as in 15, where the universal charity card is a card with customer-benefactor's identification and charity's identification bar-coded on a side of the card.

17. The claim as in 15, where the central computer system further comprising

an interface function enabling a charity to enter the charity and customer-benefactor identification data into the central computer system.

18. The claim as in 15, where the central computer system further comprising
5 an interface function enabling a customer-benefactor to enter the customer-benefactor identification data, multiple charities and percent splits among the multiple charities, into the central computer system.
19. The claim as in 16, where the central computer system further comprising
10 a Universal Charity Card creating function.
20. The claim as in 16, where the central computer system further comprising
a charity's status authentication function.
- 15 21. The claim as in 16, where the central computer system further comprising an accounting statement function generating statements to the merchant, charity and customer-benefactor.
- 20 22. A universal charity card comprising coded identification on a customer-benefactor and a charity.
23. The claim as in 22, where the coded identification using magnetic encoding means.
means.
- 25 24. The claim as in 22, where the coded identification using bar coding means
25. The claim as in 22, where the customer-benefactor identification code is on one side of the card and charity identification code is on other side of the card.

Abstract

A universal charity card system having a universal charity card which identifies
5 a customer-benefactor and a charity by coded information. A merchant computer
system which reads the universal charity card's coded information and computes
charitable contribution as a percent of sales to the customer-benefactor and stores in a
merchant database data on the customer-benefactor identification, the charity
identification, merchant identification and charitable contribution. A central computer
10 system which pre-stores merchant's bank electronic fund transfer identification,
charity's bank electronic fund transfer identification, and links to the merchant
computer system for the purpose of downloading the merchant database, whereby, it
downloads the merchant database and initiates a debit electronic fund transfer to the
merchant's bank for an amount equal to the charitable contribution and a credit
15 electronic fund transfer to charity's bank for an amount equal to the charitable
contribution.

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Rev. 6/95U.S. Department of Commerce
Patent and Trademark Office

DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION

Declaration Submitted with Initial Filing Declaration Submitted after Initial Filing

Attorney Docket Number:

First Named Inventor:

Tara Chand Singhal

COMPLETE IF KNOWN

Application Number:

Filing Date:

Group Art Unit:

Examiner Name:

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled :

Universal Charity Card System

(Title of the Invention)

the specification of which

 is attached hereto

OR

 was filed on (MM/DD/YYYY)

as United States Application Number or PCT International

Application Number and was amended on (MM/DD/YYYY)

(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37 Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code §119 (a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365 (a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?
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 Additional foreign application numbers are listed on a supplemental priority sheet attached hereto:

I hereby claim the benefit under Title 35, United States Code §119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)	<input type="checkbox"/> Additional provisional application numbers are listed on a supplemental priority sheet attached hereto.
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DECLARATION

Page 2

I hereby claim the benefit under Title 35, United States Code §120 of any United States application(s), or §365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Number	Parent Filing Date (MM/DD/YYYY)	Parent Patent Number (if applicable)

Additional U.S. or PCT international application numbers are listed on a supplemental priority sheet attached hereto.

As a named inventor, I hereby appoint the following registered practitioner(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Firm Name _____ Customer Number or label _____
 OR _____
 List registered practitioner(s) name and registration number below:

Name	Registration Number	Name	Registration Number

Additional registered practitioner(s) named on a supplemental sheet attached hereto.

Please direct all correspondence to: Customer Number or label _____ OR Correspondence address below

Name	Tara Chand Singhal				
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Address					
City	Torrance	State	CA	ZIP	90510
Country	USA	Telephone	310 540 4095	Fax	310 316 1051

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Name of Sole or First Inventor: A petition has been filed for this unsigned inventor

Given Name	TARA	Middle Initial	C	Family Name	SINGHAL	Suffix e.g. Jr.	
Inventor's Sig. at ...					Date	11/20/98	

Residence: City	Torrance	State	CA	Country	USA	Citizenship	US
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City	Torrance	State	CA	Zip	90510	Country	USA	Applicant Authority	
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Additional inventors are being named on supplemental sheet(s) attached hereto

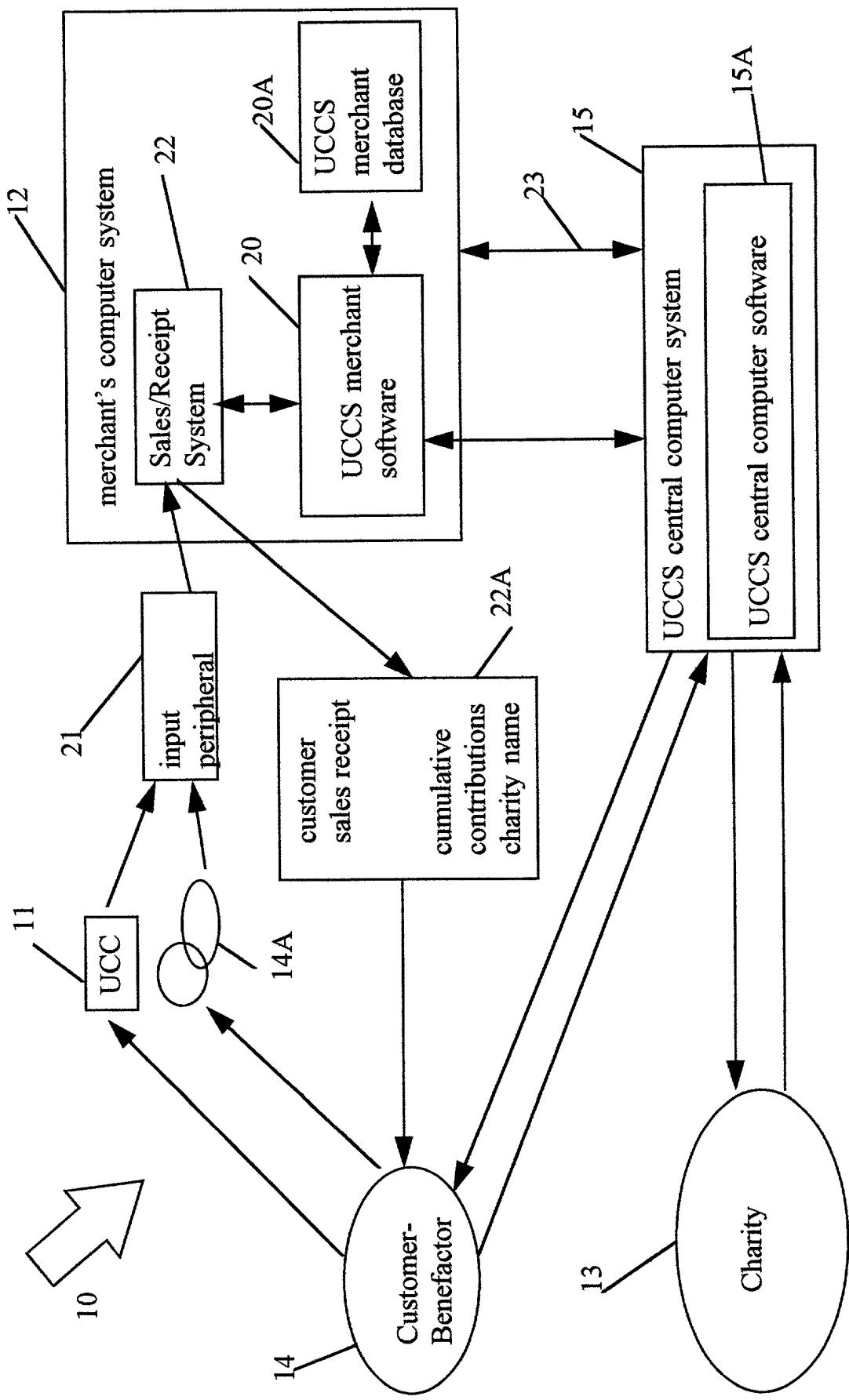


FIGURE 1

11 11A 11B 16 17 18

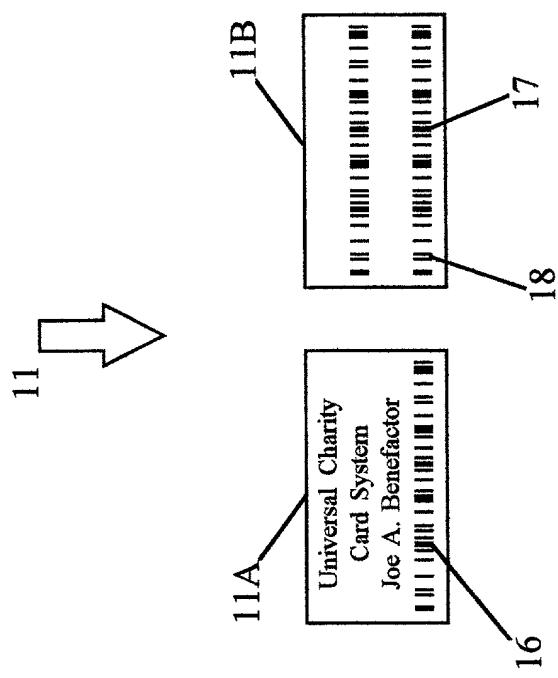


FIGURE 2A

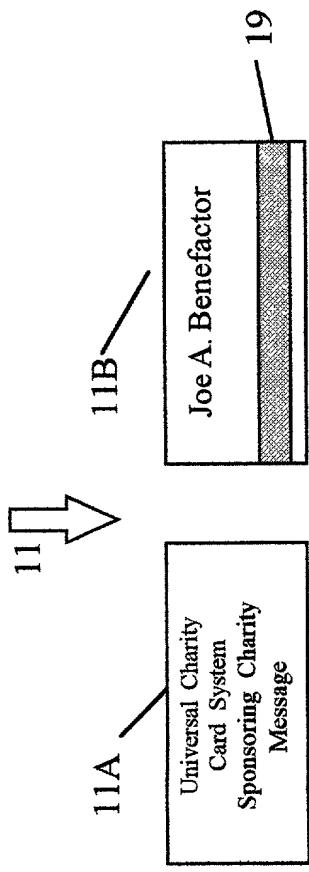


FIGURE 2B

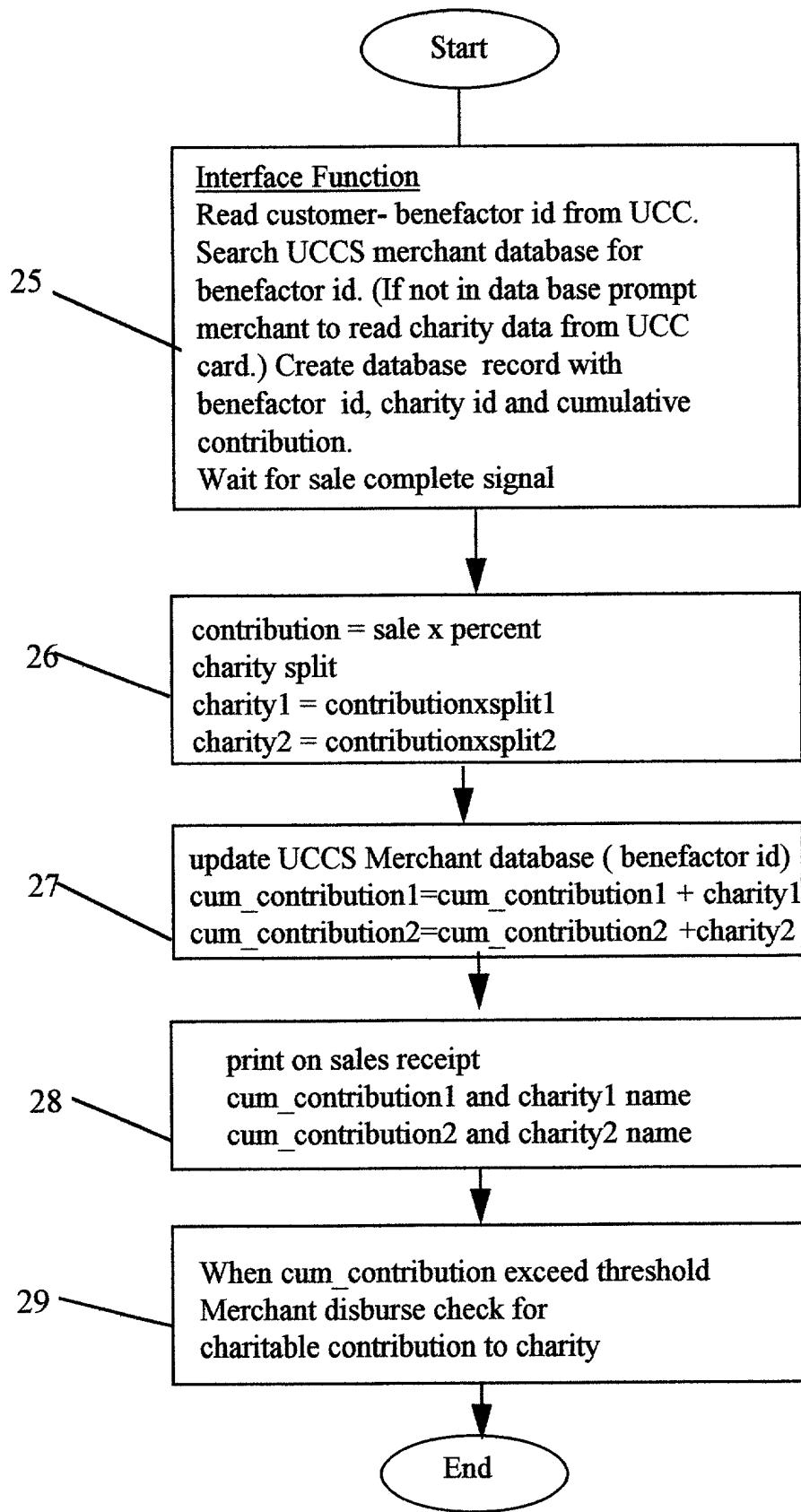


FIGURE 3

FIGURE 3A

UCCS Merchant database
(Merchant Identification, Calender year)

customer-benefactor1 identification
charity1 id, split(50), cum_contribution1
charity2 id, split(50), cum_contribution2

customer-benefactor2 identification
charity1 id, split(50), cum_contribution1
charity2 id, split(25), cum_contribution2
charity3 id, split(25), cum_contribution3

...

...

customer-benefactor-n identification
charity id, split(100), cum_contribution

FIGURE 4A

UCCS Central Computer database

Charity1 total contribution
Merchant1 total contribution
 benefactor1, contribution
 benefactor2 contribution

....

....

Merchant2 total contribution
 benefactor1 contribution
 benefactor2 contribution

....

....

Charity2 total contribution
Merchant1 total contribution
 benefactor1, contribution
 benefactor2 contribution

....

....

Merchant2 total contribution
 benefactor1 contribution
 benefactor2 contribution

....

....

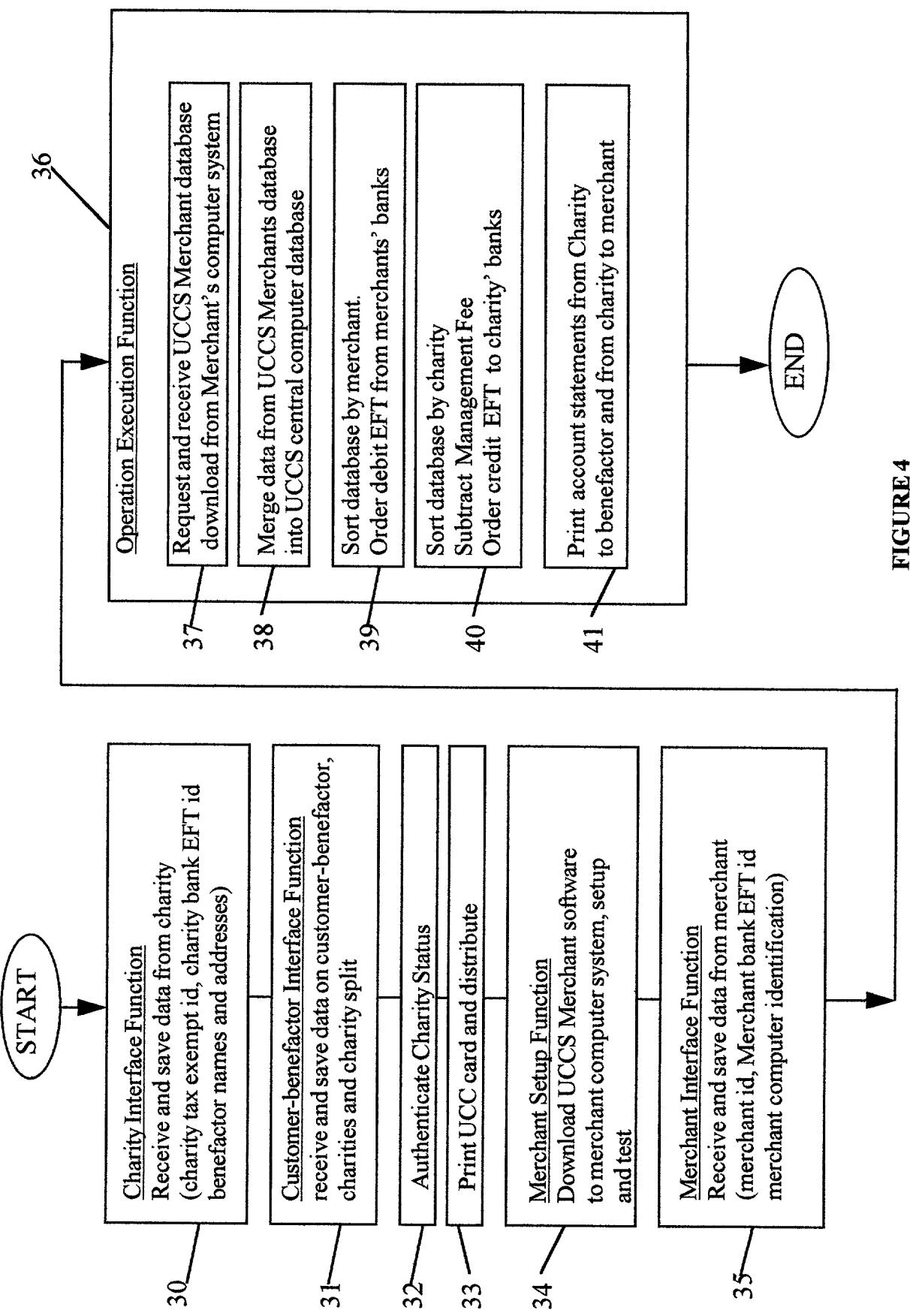


FIGURE 4